

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on July 1, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Howard E. Paine P.O. Box 64 Deleplane, VA 20144-0000	Jane M. Dalelio P.O. Box 64 Deleplane, VA 20144-0000
--	--

Case Number: 13-13073-BFK Office Code: 1	Last four digits of Social-Security or Individual Taxpayer-ID(ITIN) No(s)/Complete EIN: xxx-xx-8735 xxx-xx-9095
---	--

Attorney for Debtor(s) (name and address): Ann M. Callaway Ann M. Callaway, P.C. 15 Garrett St. Warrenton, VA 20186 Telephone number: (540)349-4100	Bankruptcy Trustee (name and address): Thomas P. Gorman 300 N. Washington St. Ste. 400 Alexandria, VA 22314 Telephone number: (703) 836-2226
--	--

**Meeting of Creditors**

Date: **July 30, 2013** Time: **03:30 PM**

Location: **115 South Union Street, Suite 206, Alexandria, VA 22314**

All debtors are required to attend a debtor education program. This program is being offered at 9:45 a.m. on the same date at this location.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit): **October 28, 2013** For a governmental unit: **December 30, 2013**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: September 30, 2013**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation**

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **August 22, 2013** Time: **01:30 PM**

Location: **Judge Kenney's Courtroom, U.S. Bankruptcy Court, 3rd Floor, 200 S. Washington St., Ctrm III, Alexandria, VA 22314**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
200 South Washington Street  
Alexandria, VA 22314

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**McVCIS 24-hour case information:**  
Toll Free 1-866-222-8029

Date: July 2, 2013

## EXPLANATIONS

**B9I (Official Form 9I) (12/12)**

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.</b> <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Alexandria. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Alexandria. See address on front side of this notice.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	
<b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.	
<b>PHOTOCOPIES</b> May be obtained by contacting Creative Assistant at (757) 624-9990 or by fax at (757) 624-9998. <i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i>	

United States Bankruptcy Court  
Eastern District of Virginia

In re:  
Howard E. Paine  
Jane M. Dalelio  
Debtors

Case No. 13-13073-BFK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: williamsd  
Form ID: B9I

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Jul 03, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2013.

db/jdb +Howard E. Paine, Jane M. Dalelio, P.O. Box 64, Deleplane, VA 20144-0064  
tr +Thomas P. Gorman, 300 N. Washington St. Ste. 400, Alexandria, VA 22314-2550  
11873313 +Citi Driver's Edge Charter, Box 6062, Sioux Falls, SD 57117-6062  
11873314 +Cutting Edge LLC, 6217 Honeybee Lane, Culpeper, VA 22701-6923  
11873315 #+D.R.C. Complete Services, 4673 Old Blue Ridge Turnpike, Syria, VA 22743-4323  
11873316 +Dennis Sherman, 9745 Elmwood Road, Upperville, VA 20184-1709  
11873318 +Dr. Sam Yun, 225 Oak Springs Drive, Warrenton, VA 20186-2187  
11873319 Internal Revenue Service, Philadelphia, PA 19154-0030  
11873320 Kramer, Linkie & Taylor, LLC, 8210 CorpoRate Blvd., Suite 350, Rockville, MD 20850-0000  
11873321 +Management Services Incorporated, P.O. Box 1099, Langhorne, PA 19047-6099  
11873322 Middleburg Bank, P.O. Box 5, Middleburg, VA 20118-0005  
11873324 Northwestern Mutual Life Insurance Co, 720 East Wisconsin Avenue, Milwaukee, WI 53202-4797  
11873326 Sam Aronhime, P.O. Box 754, Marshall, VA 20116-0754

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: acallaway@anncallawaylaw.com Jul 04 2013 02:12:49 Ann M. Callaway,

Ann M. Callaway, P.C., 15 Garrett St., Warrenton, VA 20186  
11873307 EDI: AMEREXPR.COM Jul 04 2013 01:53:00 American Express, P.O. Box 1270, Newark, NJ 07101-1270  
11873308 EDI: BANKAMER.COM Jul 04 2013 01:53:00 Bank Of America, P.O. Box 15019, Wilmington, DE 19886-5019  
11873309 +E-mail/Text: cms-bk@cms-collect.com Jul 04 2013 02:23:39 Capital Management Services, LP, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
11873310 EDI: CAPITALONE.COM Jul 04 2013 01:53:00 Capital One Bank USA, N.A., P.O. Box 71083, Charlotte, NC 28272-1083  
11873311 +E-mail/Text: katecrawford@slaterlawfirm.com Jul 04 2013 02:30:05 Catharine Slater Crawford, P.O. Box 18010, Richmond, VA 23226-8010  
11873312 EDI: CHASE.COM Jul 04 2013 01:53:00 Chase Bank USA, N.A., P.O. Box 15548, Wilmington, DE 19886-5548  
11873317 EDI: DISCOVER.COM Jul 04 2013 01:53:00 Discover, P.O. Box 71084, Charlotte, NC 28272-1084  
11873323 +E-mail/Text: bankruptcydepartment@ncogroup.com Jul 04 2013 02:27:00 NCO Financial Systems, Inc., P.O. Box 12100, Dept. 64, Trenton, NJ 08650-2100  
11873325 +EDI: SALMAESERVICING.COM Jul 04 2013 01:53:00 SallieMae, Claims Department, P.O. Box 9400, Wilkes-Barre, PA 18773-9400

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

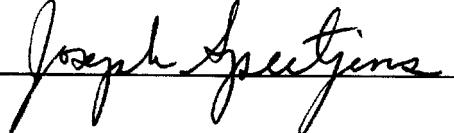
Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2013

Signature:



District/off: 0422-9

User: williamsd  
Form ID: B9I

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Jul 03, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2013 at the address(es) listed below:

Ann M. Callaway on behalf of Joint Debtor Jane M. Dalelio acallaway@anncallawaylaw.com  
Ann M. Callaway on behalf of Debtor Howard E. Paine acallaway@anncallawaylaw.com  
Thomas P. Gorman ch13alex@gmail.com, tgorman26@gmail.com

TOTAL: 3